

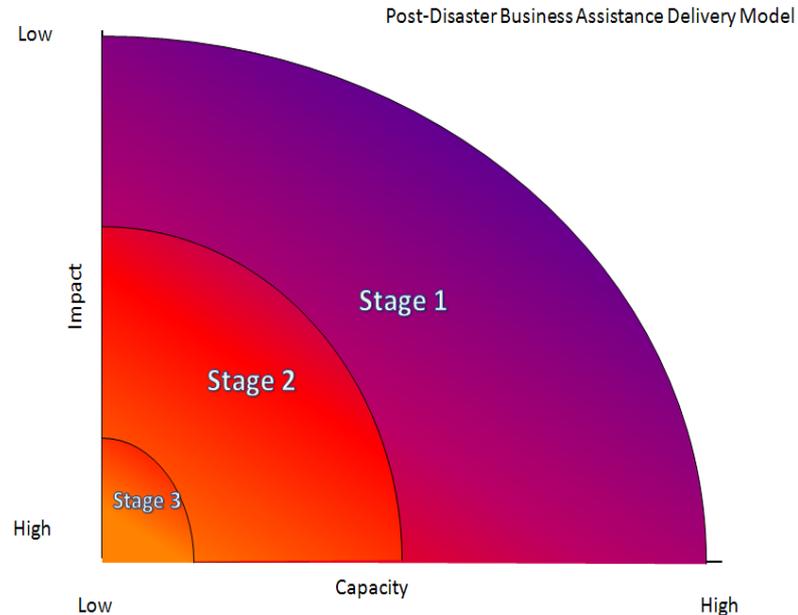
Post-Disaster Business Assistance

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Post-Disaster Business Assistance Model

Layered approach to providing post-disaster business assistance is necessary to “cast a wide net” and conserve limited resources for the most acute needs.



Post-Disaster Business Assistance Model

Stage 1 Assistance (Passive)

- Prioritizes promotion and integration of existing resources
- Best approach tends to be integrated on a public website – allowing users to self-eliminate non-applicable resources
- Examples:
 - Federal financial assistance
 - Best practice information
 - Information resources



Post-Disaster Business Assistance Model

Stage 2 Assistance (Regional)

- More customized support
- Resources focused regionally to support businesses and business associations





Post-Disaster Business Assistance Model

Examples:

- Access to Capital Events
- Peer-to-Peer support events
- Business Assistance and Risk Management Presentations



Post-Disaster Business Assistance Model

Stage 3 Assistance (Active)

- Direct, targeted technical and financial resource assistance for impacted businesses





Post-Disaster Business Assistance Model



Examples:

- Business Disaster Case Management – a focused effort, often led by a Chamber or a small business center
- Business Disaster Help Desk -Employs same resources but does not do follow - up activities.
- Direct business counseling to assist in completing loan applications, retrieving records, writing business plans



Establishing a Business Recovery One- Stop Center



One-Stop Center for Business Assistance

Before a disaster strikes, a local economic development or community organization should be designated to handle this assignment

Immediately following a disaster, a business recovery one-stop center should be opened to meet the pressing needs of local businesses



One-Stop Center for Business Assistance

Best Practice: The One-Stop Center gives businesses access to rapid assistance in:

- Financing counseling
- Business counseling
- Zoning and permitting
- Legal services
- Workforce issues
- Capital access
- Clear communication from the local government





Steps for Creating a One-Stop Center

1) Gather resources for financial and technical assistance

- Contact community stakeholders as quickly as possible to document available resources:
 - Small business centers
 - Business incubators
 - Higher education
 - Financial institutions
 - Workforce development agencies
 - Economic development organizations





Steps for Creating a One-Stop Center

2) **Build staff capacity for business recovery center operations**

- Retired business people, business volunteers, university personnel, graduate students





Steps for Creating a One-Stop Center

3) Train staff to be sensitive to mental health needs

- Possibility of losing your small business causes extreme stress
- Consider holding a training in mental health services to center staff
- Business counselors can identify warning signs and connect individuals to help





Steps for Creating a One-Stop Center

4) Select centrally-located physical space -- separate from emergency management center

- Example: After several hurricanes, Polk County, FL selected a mall to locate their center

10 years later: Remembering hurricanes Charley, Frances and Jeanne

3 storms battered Central Florida in six weeks

UPDATED: 9:14 AM EDT May 30, 2014



Hurricanes Charley, Frances and Jeanne

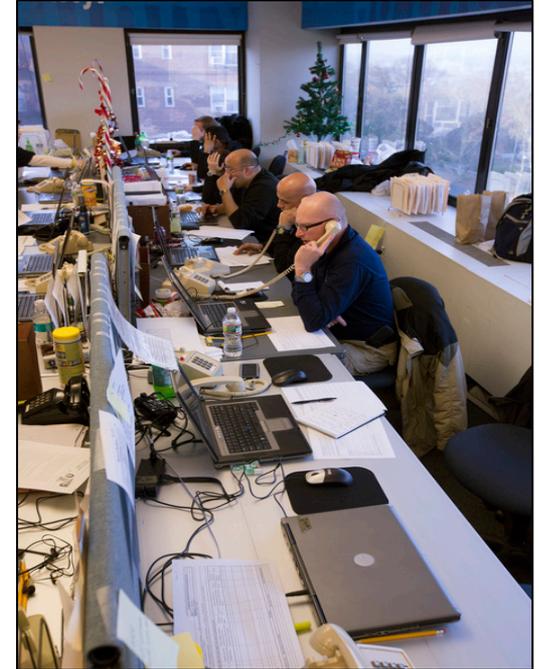




Steps for Creating a One-Stop Center

5) Set up a hotline

- A hotline should be established so that firms can call in with concerns about business recovery





Steps for Creating a One-Stop Center

6) Market the services through both traditional and grassroots methods

- Assemble website with links to support organizations
- List resources available on flyers or brochures
- Disseminate information through newspapers, radio, local cable TV channels, social media





Steps for Creating a One-Stop Center

7) Provide hands-on assistance

- Provide business recovery materials and loan/grant applications
- Common forms or loss documentation required by major local insurers, responsible parties, or others to receive assistance
 - Best Practice: In Hillsborough County, FL, business recovery center provided documents in several languages





Steps for Creating a One-Stop Center

Offer assistance in filling out forms

- The most common reason for disaster loan application rejection is inadequate documentation.





Steps for Creating a One-Stop Center

8) Plan for the long term

- Have the BRC running as quickly as possible, but consider the long-term
- Be prepared to keep the center open at flexible hours to meet needs of small business owners
- For some, establishing a physical BRC is critical in the first 4 months– then move towards electronic or mobile options



One-Stop Center for Business Assistance

Case Management Team Option

- Established within the first few weeks of a disaster
- Involves dispersing recovery staff to individual businesses instead of a central location
- Allows business assistance on their own timetable and location
- Case managers follow through with each business until the recovery plan is completed



Rural solution



Mobile Assistance Unit

- Excellent for locations where businesses are spread out, or for a regional organizations
- Addresses the need of business owners pre-occupied with short-term recovery efforts
- Use the same resources as a physical location
- Can be as simple as pop-up tents



Case Study

Louisiana Business & Technology Center Mobile Classroom

- The Louisiana Business and Technology Center's (LBTC) mobile classroom at LSU is a converted trailer that seats up to 24



Case Study



LBTC Mobile Classroom

- Initially planned for regular biz counseling, adapted for disaster support
- Provides power and internet, brings business experts to rural Louisiana
- Trained counselors and MBA graduate students provided business “triage” and advisory services
 - Business recovery plans
 - Connections to expert help
 - Financing connections





Case Study

LBTC Mobile Classroom

- Post-Katrina, the mobile unit worked with over 350 businesses and after Hurricane Rita, an additional 150
- 200 businesses after hurricanes Gustav and Ike
- Deployed after Horizon Deepwater Oil Spill as well



Questions?

